

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

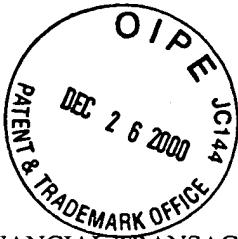
In re Patent Application of:

ADAMS et al.

Serial No.: 09/366,135

Filed: 8/2/99

For: NETWORK BASED FINANCIAL TRANSACTION PROCESSING SYSTEM



Our Ref.: P/2167-105

Date: December 22, 2000

Group Art Unit: 2761

Examiner: Unknown

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Assistant Commissioner of Patents
Washington, D.C. 20231

SUBMISSION

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Technology Center 2100

Sir:

<input checked="" type="checkbox"/>	Submitted herewith is a copy of art together with an art listing form listing the same for the convenience of the Examiner.
<input checked="" type="checkbox"/>	The document(s) listed on the attached art listing form was/were cited in a Search Report issued by a foreign patent office in a related application. A copy of the Search Report (in the English language) is attached hereto for the Examiner's reference.
<input type="checkbox"/>	The Japanese Publication(s) listed on the attached art listing form was/were cited in a Japanese Office Action issued in a related application. A copy of the Japanese Office Action and an English-language translation of the relevant portions are also attached.
<input type="checkbox"/>	This submission is being made after the issuance of a first Office Action and three months after the application filing date. Thus a Certification Under 37 C.F.R. §1.97(e) is set forth below.
<input checked="" type="checkbox"/>	I hereby certify that each item of information contained in this Submission was cited in a communication from a foreign patent office in a counterpart foreign application not more than three (3) months prior to the filing of this Submission (37 C.F.R. §1.97(e)).
<input type="checkbox"/>	This submission is being made after the issuance of the first Office Action and without a certification. The fee of \$180.00 under 37 C.F.R. §1.17(p) is attached.
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to:
Assistant Commissioner for Patents, Washington, D.C. 20231-9999, on December 22, 2000:

Steven I. Weisburd
Name of applicant, assignee or
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Respectfully submitted,


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Date of Signature

SIW:sk